

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS**

IN RE:)	Chapter 13
)	
Debbie M. Downie,)	Case No. 20-04773
)	
Debtor(s).)	Judge Cox

NOTICE OF MOTION

The following persons or entities who have been served via electronic mail:
U.S. Bankruptcy Trustee: USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn, Chapter 13 Trustee

The following persons or entities who have been served via U.S. Mail:
See attached list.

PLEASE TAKE NOTICE that on October 5, 2020, at 9:00 A.M., I will appear before the Honorable Judge COX, or any judge sitting in that judge's place, and present the Motion to Modify Plan, a copy of which is attached.

This motion will be presented and heard telephonically. No personal appearance in court is necessary or permitted. To appear and be heard telephonically on the motion, you must set up and use an account with Court Solutions, LLC. You can set up an account at www.CourtSolutions.com or by calling Court Solutions at (917) 746-7476.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

PROOF OF SERVICE

The undersigned certifies that a copy of this Notice of Motion and attachments were deposited at the United States Post Office, Wheeling, Illinois, 60090, on or before September 14, 2020 at 5:00 p.m., with sufficient postage prepaid, or served electronically by the bankruptcy court, under oath and under all penalties of perjury.

/s/ Alexander Preber
Alexander Preber, A.R.D.C. 6324520
Attorney for the Debtor(s)

DAVID M. SIEGEL & ASSOCIATES
790 Chaddick Drive
Wheeling, IL 60090
847/520-8100

The following persons or entities who have been served via U.S. Mail:

Debbie Downie
1415 W. 123es St., #2
Calumet Park, IL 60827

Illinois Department of Employment
PO Box 4385
Chicago, IL 60680

Speedy Rapid Cash
PO Box 780408
Wichita, KS 67278

City of Chicago Department of Finance
c/o Arnold Scott Harris P.C.
111 W. Jackson Ste. 600
Chicago, IL 60604

PEOPLES GAS LIGHT & COKE
COMPANY
200 EAST RANDOLPH STREET
CHICAGO, ILLINOIS 60601

nicor gas
po box 549
aurora il 60507

Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-9617

Illinois Department of Revenue
PO Box 19035
Springfield, IL 62794-9035

Federal Loan Servicing
PO box 69184
Harrisburg, PA 17106-9184

Zalutsky & Pinski, Ltd
111 W. Washington St., Ste. 1550
Chicago, IL 60602

Premier Bankcard, Llc
Jefferson Capital Systems LLC Assignee
Po Box 7999
Saint Cloud Mn 56302-9617

Commonwealth Edison Company
Bankruptcy Department
1919 Swift Drive
Oak Brook Terrace, IL 60523

Portfolio Recovery Associates, LLC
c/o Progress One Financial, LLC
POB 41067
Norfolk VA 23541

IRS
Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re:)	20-04773
)	
DEBBIE DOWNIE,)	Chapter 13
)	
Debtor(s).)	Hon. Judge COX

MOTION TO MODIFY PLAN

NOW COMES the Debtor, **Debbie Downie**, by and through her attorney, David M. Siegel & Associates, LLC, to present this Motion, and in support thereof states as follows:

- 1) This Court has jurisdiction pursuant to 28 U.S.C. § 1334 and Internal Operating Procedure 15(a) of the U.S. District Court for the Northern District of Illinois.
- 2) On February 21, 2020, Debtor filed a voluntary petition for relief under Chapter 13 of Title 11 USC and Tom Vaughn was appointed Trustee in his case.
- 3) Debtor's Plan was confirmed on June 1, 2020. The confirmed plan requires monthly payments of \$450.00, with general unsecured creditors receiving no less than 10% of their allowed claims. The Trustee has the Debtor paying 17.29% to the general unsecured creditors according to www.ndc.org.
- 4) Debtor became unemployed in May 2020 because of the COVID-19 pandemic.
- 5) Debtor now working again and can afford to make her plan payments going forward as reflected in the amended schedules I and J, but she cannot cure the default.
- 6) Debtor seeks to modify her plan under § 1329 and defer the current default that has accrued due to her unemployment.

- 7) Debtor seeks to modify her plan under § 1329 and reduce the plan payment to \$300 and the plan base to \$14,131.10. This would still pay the general unsecured creditors no less than 10% of their allowed claims.
- 8) Debtor seeks these modifications to her plan without the intent to commit fraud. Debtor seeks to continue with her plan and pay her creditors no less than 10% of their allowed claims and complete the plan within 60 months of filing.

WHEREFORE, the Debtor, **Debbie Downie**, prays that this Honorable Court enter an Order Modifying Debtor's Chapter 13 Plan and for other such relief as the Court deems fair and proper.

Respectfully Submitted,

/s/ Alexander Preber
Alexander Preber, A.R.D.C. 6324520
Attorney for the Debtor